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### The Effect of Company Culture, Religiosity, and Commitment on Performance Through Employee Satisfaction as Intervening Variable of Sharia Banking in Pekanbaru

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#### ABSTRACT

*This study aims to analyze the Effect of Company Culture, Religiosity, and Commitment on Performance through Employee Satisfaction as Intervening Variable of Sharia Banking in Pekanbaru. It utilized primary data that was collected using a questionnaire with a total of 250 respondents. Respondents in this study were employees of Sharia Commercial Banks in Riau Province.*

*This study found the following interesting findings: company culture has a positive and significant effect on job satisfaction and on the performance of sharia bank employees, religiosity has a positive and significant effect on employee performance; organizational commitment has an effect on job satisfaction and on employee performance; job satisfaction has an effect on employee performance and job satisfaction can mediate organizational culture of the company on employee performance in Pekanbaru where researchers want to see the indirect effect on performance; job satisfaction can mediate religiosity on employee performance in Pekanbaru where researchers want to see the indirect effect on employee performance; and job satisfaction can mediate organizational commitment on employee performance in Pekanbaru where researchers want to see indirect effect on employee performance.*

#### 1. INTRODUCTION

The development of Islamic (sharia) banking in Indonesia was marked by the establishment of the first Islamic bank, namely Bank Muamalat which was officially operated on May 1, 1992 (Antonio, 2000). Islamic banking has grown increasingly since the enactment of Law No. 21 of 1998 on the Amendment of Law No. 7 of 1992 on Banking, that conventional banks may open sharia business units and have the opportunity to convert into sharia banks or spin off.

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One of the national banks that became a sharia bank is Bank Syariah Mandiri (BSM) which was formerly known as Bank Susila Bakti (BSB). Additionally, Banks that have launched sharia branches are Bank IFI, BNI and others (Antonio, 2001). In Indonesia, to date, 14 sharia commercial banks and 20 sharia service units have been established in conventional banks (Financial Services Authority/OJK, 2020).

One of the challenges of sharia banking in Indonesia is, actually, the knowledge of society regarding sharia banking products. Based on the results of a survey conducted by OJK, the level of understanding of sharia financial products (literacy) was 8.11 percent and the level of use of sharia financial products (inclusion) was 11.06 percent (Respati, 2017). Sharia banking needs to anticipate it in order to increase growth and maintain its existence in a sustainable manner. One of the ways is to collaborate with Muslim scholars (ulama), academics and OJK in socializing and encouraging the society to switch to sharia banking products.

Furthermore, there are basically many factors that influence the growth of Islamic banking, both external and internal, such as limited reliable human resources, lack of government support, lack of socialization and many other factors. From all the existing factors, reliable human resources are one of the factors contributing to the inability of sharia banking to achieve the projected target each year.

Based on the results of interviews and observations carried out by researchers, the obstacles faced are that there were sharia bank employees who decided to resign since they had a principle that the transactions used were not in accordance with sharia, for example *murabahah* transactions, in which the intermediary transactions use an intermediary contract, namely *wakalah*. Another cause of resignation is the inability to implement or understand sharia finance, which is related to one's knowledge of sharia economics. A university graduate may be ready to work in the banking industry but not necessarily ready to work in sharia banking because at least he needs to understand the basics of sharia banking.

Organizational performance in each study is used as one of the variables to be studied. It can be due to the fact that organizational performance and/or individual performance is one of the ultimate goals of everything that is conducted in the company. Hansen and Wernerfelt (1989) tried to look at performance from two sides, economy and organization. Information and environmental factors were the focus of discussion in a study by Kren (1992). Brahmasari and Suprayetno (2008), Ciptomulyo (2010), and Utama (2012) Saputra (2012), as well as Sukmawati (2012) showed that leadership style has no significant effect on employee performance, concluding that work motivation has no significant effect on employee performance.

## 2. Literature Study

### 2.1. Tawhidi String Relation (TSR) Theory

Choudhury (2002) argued that the source of knowledge in Tawhidi String Relation is Al-Qur'an which is the holy book/revelation that explains the knowledge of the Oneness of Allah, called Tauhid.

Al-Qur'an was given to humans so that humans make the order of life in the world by following the behavior of the Prophet Muhammad. According to this epistemology, this is symbolized by  $(\Omega, S)$ . In addition, referring to Al-Qur'an, this knowledge is a revelation that is passed down to humans through a shuratic process. Shuratic processes are processes that concern humans and nature. In this system, there will be strong interactions.

### 2.2. Organizational Culture

According to Umi et al., (2015:02), organizational culture is a norm and values formed and applied by the company to influence the characteristics or behavior in leading its employees to be able to carry out tasks on time and guide employees in achieving organizational goals.

Deal and Kennedy as cited in Tika (2010:06) claimed that there are five elements that influence the formation of organizational culture: business environment, values, heroes, rituals, and cultural networks. These elements must be considered in an organization to form and apply values which are the basic beliefs shared for the sake of achieving the goals of the organization.

### **2.3. Religiosity**

Darto (2016) confirmed that religiosity is a condition that exists within a person that encourages him/her to behave, have a certain attitude, and act according to the teachings of his/her religion. It is a belief and appreciation of religious teachings that direct a person's behavior according to the teachings of his/her religion.

Moreover, religiosity is manifested in various aspects of human life. It is a behavior that has direct or indirect sources (Abdullah, 2005). Religiosity is defined as behavior that knows and is willing to personally accept and approve the image that is passed on to him/her by society and which is made his/her own, personal beliefs, faith, inner belief that is manifested in daily behavior (Dister, 1999)

### **2.4. Organizational Commitment**

Commitment is often associated with a situation in which an employee sides with a particular organization and its goals and desires to maintain membership in that organization. According to Allen and Meyer as cited in Darmawan (2013:169), organizational commitment is a concept that has three dimensions including affective, ongoing and normative commitment. Additionally, in this case, Robbin and Judge (2011:367) affirmed that organizational commitment can be defined as the relative strength of the individual in identifying his/her involvement in the part of the organization which is characterized by acceptance of organizational values and goals, willingness to work for the organization, and the desire to maintain membership in the organization.

### **2.5. Job Satisfaction**

According to Luthans (2014), job satisfaction is a happy emotional state or positive emotion that comes from appraising someone's job or work experience. In accordance with their nature, humans have very diverse needs in terms of types and levels. Humans even have needs that tend to be unlimited, indicating that their needs are always increasing from time to time and humans are always changing according to their ability to satisfy these needs.

Sutarto Wijono (2015,p.89) strongly advocated that job satisfaction is a positive attitude of workers towards their work, which arises based on the assessment of one of their jobs. Satisfied employees prefer their job situation to dissatisfied employees.

### **2.6. Performance**

Individual performance is the work of employees both in terms of quality and quantity based on predetermined work standards, while organizational performance is a combination of individual performance and group performance.

Etymologically, performance comes from the word 'job performance'. It is in line with a statement by Mangkunegara (2007) that the term performance refers to the word job

performance or actual performance (actual work performance or achievement achieved by someone); the quality and quantity of work achieved by an employee in carrying out his/her duties in accordance with the responsibilities assigned to him/her.

### 3. Research Methodology

#### 3.1. Research Design

This study is included in the explanatory research category, which is a study that explains the concepts and problems (phenomena) under study to determine the characteristics and relationships between the phenomenon and the variables (causal relationships), then to explain the variables causing the problems under study. Explanatory research aims to explain the relationship between research variables through hypothesis testing based on field data. In this study, the linkages between variables in the form of a causal relationship are examined through hypothesis testing.

#### 3.2. Population and Sample

Population is a generalization area consisting of: objects / subjects that have certain qualities and characteristics that are determined by the researcher to study and then draw conclusions (Sugiono, 2014). The population taken in this study was all employees of sharia banks in the Pekanbaru area totaling 670 sharia banks.

Importantly, sampling was carried out using the formula by Taro Yamane or Slovin (Riduan, 2015: 45) as follows:

$$n = \frac{N}{1 + Ne^2}$$

Note:

n = Sample Size

N = Population Size

e = Significance Level 0.05

Based on the above formula, the sample size in this study can be calculated as follows:

$$n = \frac{670}{1 + (670 \times 0.05^2)}$$

$$n = \frac{670}{1 + (670 \times 0.0025)}$$

$$n = \frac{670}{1 + (1.675)}$$

$$n = \frac{670}{2.675}$$

$$n = 250.40 \text{ (250) persons}$$

#### 3.3. Data Collection Technique

##### 3.3.1. Descriptive Statistics

In this study, descriptive statistics were used as an analysis technique to explain or provide demographic information on research respondents (gender, education level, and length of employment) as well as a description of the research variables. This descriptive statistic is used to provide an overview of the demographics of the respondents. It provides an overview or description of data seen from the mean, standard deviation, variance, maximum and minimum, sum, range, kurtosis and skewness (Gozali, 2011).

### 3.3.2. Inferential Statistics

Inferential statistics used in this study applied the Structural Equation Modeling based on Partial Least Square (PLS) with the help of Smart PLS 2.0 M3. The choice of the PLS method was based on the consideration that, in this study, there were constructs formed with reflexive indicators. In addition, this study also used moderating variables. Moderated Regression Analysis (MRA) is a common method used in multiple regression by including the third variable which is the multiplication of two independent (exogenous) variables as the moderating variable. This will lead to a non-linear relationship, so the measurement error of the MRA estimation coefficient when using latent variables becomes inconsistent and biased. In this case, a solution that can be done is using Structural Equation Modeling in which SEM can correct this measurement error by incorporating the interaction into the model.

### 3.3.3. Evaluation of Measurement Model (Outer Model)

Evaluation of the measurement model or outer model was carried out to assess the validity and reliability of the model. Outer model with reflexive indicators is evaluated through Convergent Validity and Discriminant Validity from the latent construct-forming indicators and Composite Reliability for the indicator block (Chin, 1998 *as cited in* Latan and Ghozali, 2012)

#### 1. Convergent Validity

Convergent Validity relates to the principle that the measure (manifest variable) of a construct should be highly correlated. Convergent Validity test for reflexive indicators with the SmartPLS 2.0 M3 program can be seen from the loading factor value for each construct indicator.

#### 2. Discriminant Validity

Discriminant Validity relates to the principle that the measure (manifest variable) of different constructs should not be highly correlated. The way to test Discriminant Validity with reflexive indicators is to compare the AVE square root for each construct with the correlation value between constructs in the model. A good discriminant validity is shown from the square root of AVE for each construct greater than the correlation between constructs in the model (Fornell dan Larcker, 1981 *as cited in* Latan and Ghozali 2012). The recommended AVE value must be greater than 0.5 which means that 50% or more of the variance of the indicator can be explained.

#### 3. Composite Reliability

After conducting validity test, model measurement was also carried out to test the reliability of a construct. Reliability test was conducted to prove the accuracy, consistency and accuracy of the instrument in measuring constructs. Measuring the reliability of a construct with reflexive indicators was done using Composite Reliability. Rule of Thumb, which is commonly used to assess construct reliability, is that the Composite Reliability value must be greater than 0.7 for confirmatory assessments and values 0.6-0.7 are still acceptable for exploratory research (Latan and Ghozali, 2012).

#### 4. Evaluation of Structural Model (Inner Model)

Evaluation of the structural model with PLS began by looking at the R-Squares value for each endogenous latent variable as the predictive strength of the structural model. Changes in the value of R-Squares can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a

substantive effect. The R-Squares values were 0.75, 0.50 and 0.25, indicating that the model was strong, moderate and weak. The results of the PLS R-Squares represent the sum of the variance of the constructs described by the model (Latan and Ghazali 2012).

## 5. Hypothesis Testing

Hypothesis testing was done by looking at the significance value to determine the effect between variables. The limit for rejecting or accepting the proposed hypothesis is  $>1.67$  (*significance level* = 5%); if  $t \text{ count} > t \text{ table}$  [ $> 1.67$  (one tailed)],  $H_a$  is accepted and  $H_o$  is rejected, but if  $t \text{ count} < t \text{ table}$  [ $< 1,67$  (one tailed)],  $H_o$  is accepted and  $H_a$  is rejected. Besides looking at  $t$  table value, rejecting or accepting a hypothesis also considers positive or negative the value of the path coefficient.

## 4. Results and Findings

### 4.1 Descriptive Statistics

Descriptive statistics are used to provide an overview of the demographics of the respondents. Descriptive statistics provide an overview or description of data seen from the mean, standard deviation, variance, maximum and minimum, sum, range, kurtosis and skewness (Gozali, 2011).

Descriptive Statistics					
	N	Minimu m	Maximu m	Mean	Std. Deviation
Company Culture	250	18	40	34.44	5.278
Religiosity	250	16	40	31.39	6.012
Commitment	250	17	40	34.23	5.284
Job Satisfaction	250	16	40	33.46	5.356
Employee Performance	250	16	40	33.68	5.551
Valid N (listwise)	250				

#### Source: Processed data

Based on the table above, it can be seen that the minimum value and the maximum value of the variable as well as the mean are the standard. It means that the variable distribution is uniformly distributed.

### 4.2. Evaluation of Measurement Model (Outer Model)

#### 4.2.1. Convergent Validity

Convergent validity of the measurement model with a reflexive indicator is assessed based on the correlation between the item score/component score estimated by the PLS software. Individual reflexive measures are said to be high if they correlate more than 0.70 with the measured construct. However, according to Chin, 1998 (as cited in Ghazali, 2006) For research in the early stages of developing a measurement scale, a loading value of 0.5 to 0.6 is considered sufficient. This study used a loading factor limit of 0.50.

Based on the data, it was obtained that the outer loading indicator test for the religious maintenance variable had a large value of 0.5 so that the individual reflexive size was considered meeting the requirements.

#### 4.2.2. Discriminant Validity

Discriminant validity is used to ensure that each concept of a latent variable is different from other variables. The model has good discriminant validity if each loading value of each indicator of a latent variable has the greatest loading value with other loading values against other latent variables.

Based on the data, associated with other latent variables, the loading factor value for each indicator was valid because it was not more than t count value. It indicates that each latent variable had good discriminant validity in which some latent variables did not have a highly correlated measure with other constructs.

#### 4.2.3. Composite Reliability and Average Variance Extracted (AVE)

The validity and reliability criteria can also be seen from the reliability value of a construct and Average Variance Extracted (AVE) value of each construct. The construct is considered having high reliability if the value is 0.70 and the AVE is above 0.50. Table 4.13 presents the values of Composite Reliability and AVE for all variables.

**Table 4.1. Cronbach's Alpha, Composite Reliability and Average Variance Extracted (AVE)**

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Company Culture	0.943	0.954	0.724
Job Satisfaction	0.965	0.971	0.807
Employee Performance	0.956	0.963	0.765
Commitment	0.952	0.960	0.750
Religiosity	0.929	0.937	0.650

Source: SmartPLS Processed Data

Based on table 4.13, it can be concluded that all constructs meet the criteria for being reliable. This is indicated by the value of Cronbach's Alpha and Composite Reliability above 0.70 and AVE above 0.50 as the recommended criteria.

#### 4.3. Evaluation of Structural Model (Inner Model)

Evaluation of structural model with PLS began by looking at the R-Squares value for each endogenous latent variable as the predictive strength of the structural model. Changes in the value of R-Squares can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. The R-Squares values were 0.75 (strong), 0.50 (moderate) and 0.25 (weak). The results of the PLS R-Squares represent the sum of the variance of the constructs described by the model (Latan and Ghazali: 82, 2012).

**Table 4.2. Structural Model (Inner Model) and GoF**

Variables	Communality	R Square
Company Culture	0.947	
Job Satisfaction	0.966	0.661
Employee Performance	0.956	0.651
Commitment	0.958	
Religiosity	0.953	

GoF	0.627
	0.792

Source: SmartPLS Processed Data and Ms. Exel, 2020 Processed Data

In addition, the PLS model also identifies global optimization criteria to determine the goodness of fit model. GoF is used to evaluate whether or not a model is suitable in the Structural Equation Modeling (Gozali, Fuad, 2012:361). GoF of a SEM-PLS model can be determined using GoF Index. The data were calculated using the following formula:

$$GoF = \sqrt{Commality \times R^2}$$

In which:

Community = Average Communality Index

R<sup>2</sup> = Average R-Squares index

The recommended communality value is 0.50 (Forner, Lacker, dalam Imam Latan, 2012) with the following calculations:

$$GoF_{Small} = \sqrt{0.50} \times 0.02 = 0.10$$

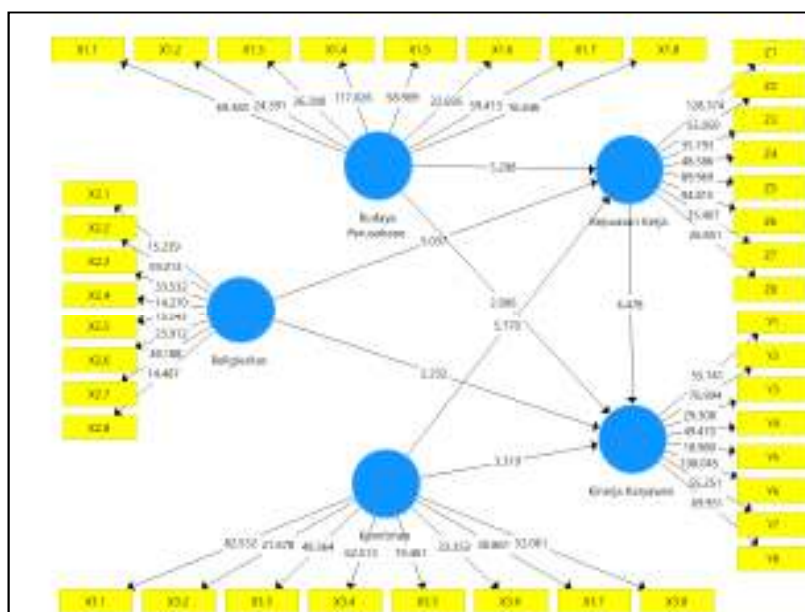
$$GoF_{Medium} = \sqrt{0.50} \times 0.13 = 0.25$$

$$GoF_{Large} = \sqrt{0.50} \times 0.26 = 0.36$$

Table 4:18 shows the value of Goodness of Fit 0.792 > 0.36 GoFLarge. It demonstrates that the model in this study matched the data obtained.

### 4.3.1. Significance Testing and Hypothesis Testing

In PLS, statistical testing of each hypothesized relationship is carried out using a simulation. In this case, the bootstrap method was carried out on the sample. Bootstrapping was also intended to minimize the problem of abnormal research data. The estimated significance parameter provides very useful information about the relationship between the research variables. The test results with bootstrapping from the PLS analysis can be seen in the output results for inner weight which are presented in the structural model image. Figure 4.1 bootstrapping





Based on the figure above, the following is the explanation of the testing of each hypothesis.

## 5. Hypothesis Testing

### 5.1.1. Direct Effect

The structural model (inner model) is a structural model to predict the causal relationship between latent variables (Latan, Gozali, 2012:77). To predict the existence of a causal relationship in SEM-PLS, SmartPLS 3.0 M3 was used as follows:

**Table 4.3. Result for Inner Weights**

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Company Culture -> Job Satisfaction	0.335	0.325	0.063	5.298	0.000
Company Culture -> Employee Performance	0.154	0.151	0.077	2.006	0.046
Job Satisfaction -> Employee Performance	0.424	0.431	0.095	4.478	0.000
Commitment -> Job Satisfaction	0.310	0.318	0.054	5.770	0.000
Commitment -> Employee Performance	0.182	0.182	0.055	3.319	0.001
Religiosity -> Job Satisfaction	0.311	0.312	0.062	5.037	0.000
Religiosity -> Employee Performance	0.163	0.158	0.073	2.232	0.027

Source: SmartPLS Processed Data

The results of the analysis which can be seen in the table above show that the coefficient value of Company Culture -> Job Satisfaction is 0.335 with t count value of 5.298. This value is greater than t table value of 1.969. These results prove a significant effect of Company Culture -> Job Satisfaction.

Moreover, based on the analysis results that can be seen in the table above, the coefficient value of Company Culture -> Employee Performance is 0.154 with t count value of 2.006. This value is greater than t table value of 1.969. These results prove a significant effect of Company Culture -> Employee Performance.

Based on the results of the analysis, the coefficient value of Job Satisfaction -> Employee Performance is 0.424 with t count value of 4.478. This value is greater than t table value of 1.969. These results prove a significant effect of Job Satisfaction -> Employee Performance.

Additionally, based on the results of the analysis, the coefficient value of Commitment -> Job Satisfaction is 0.310 with t count value of 4.478. This value is greater than t table of 1.969. These results prove a significant effect of Commitment -> Job Satisfaction.

Based on the results of the analysis, the coefficient value of Commitment -> Employee Performance is 0.182 with t count value of 3.319. This value is greater than t table of 1.969. These results prove a significant effect of Commitment -> Employee Performance.

Based on the results of the analysis, the coefficient value of Religiosity -> Job Satisfaction is 0.311 with t count value of 5.037. This value is greater than t table of 1.969. These results prove a significant effect of Religiosity -> Job Satisfaction.

Last but not least, based on the results of the analysis, the coefficient value of Religiosity -> Employee Performance is 0.163 with t count value of 2.232. This value is greater than t table of 1.969. These results prove a significant effect of Religiosity -> Employee Performance.

#### 4.5.1 Indirect Effect

**Table 4.4. Indirect Effect**

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Company Culture -> Job Satisfaction -> Employee Performance	0.142	0.138	0.036	3.957	0.000
Commitment -> Job Satisfaction -> Employee Performance	0.131	0.136	0.036	3.679	0.000
Religiosity -> Job Satisfaction -> Employee Performance	0.132	0.137	0.048	2.749	0.006

The results of the analysis in the table above show that the coefficient value of Company Culture -> Job Satisfaction -> Employee Performance is 0.142 with t count value of 3.957. This value is greater than t table of 1.969. These results prove a significant effect of Company Culture -> Job Satisfaction -> Employee Performance.

The results of the analysis in the table above also show that the coefficient value of Commitment -> Job Satisfaction -> Employee Performance is 0.131 with t count value of 3.679. This value is greater than t table of 1.969. These results prove a significant effect of Commitment -> Job Satisfaction -> Employee Performance.

In addition, the results of the analysis in the table above also show that the coefficient value of Religiosity -> Job Satisfaction -> Employee Performance is 0.132 with t count value of 2.749. This value is greater than t table of 1.969. These results prove a significant effect of Religiosity -> Job Satisfaction -> Employee Performance.

#### 6. Conclusion

1. Company culture has a positive and significant effect on job satisfaction. The coefficient value of company culture on Job Satisfaction is 0.335 with t count value of 5.298. This value is greater than t table of 1.969. These results prove a significant effect of company culture on job satisfaction.
2. Company culture has a positive and significant effect on the performance of sharia bank employees. The coefficient value of company culture on employee performance is 0.154 with t count value of 2.006. This value is greater than t table of 1.969. These results prove a significant effect of company culture on employee performance.
3. Religiosity has a positive and significant effect on job satisfaction. The coefficient value of Religiosity on Job Satisfaction is 0.311 with t count value of 5.037. This value is greater than t table of 1.969. These results prove the significant effect of religiosity on job satisfaction.
4. Religiosity has a positive and significant effect on employee performance. The coefficient value of religiosity on employee performance is 0.163 with t count value of 2.232. This value is greater than t table of 1.969. These results prove the significant effect of religiosity on employee performance.
5. Organizational commitment has an effect on job satisfaction. The coefficient value of Commitment on Job Satisfaction is 0.310 with t count value of 4.478. This value

is greater than t table of 1.969. These results prove a significant effect of commitment on job satisfaction.

6. Organizational commitment has an effect on employee performance. The coefficient value of commitment on employee performance is 0.310 with t count value of 3.319. This value is greater than t table of 1.969. These results prove a significant effect of commitment on employee performance.
7. Job satisfaction has an effect on employee performance. The coefficient value of job satisfaction on employee performance is 0.424 with t count value of 4.478. This value is greater than t table of 1.969. These results prove a significant effect of job satisfaction on employee performance.
8. Job Satisfaction can mediate organizational culture of the company on employee performance in Pekanbaru where researchers want to see the indirect effect on employee performance by 0.142 with t count value of 3.957. This value is greater than t table of 1.969. These results prove that the significant effect of job satisfaction can mediate the organizational culture of the company on employee performance in Pekanbaru.
9. Job satisfaction can mediate religiosity on employee performance in Pekanbaru where researchers want to see an indirect effect on employee performance by 0.132 with t count value of 2.749. This value is greater than t table of 1.969. These results prove that the significant effect of job satisfaction can mediate religiosity on employee performance in Pekanbaru.
10. Job Satisfaction can mediate organizational commitment to employee performance in Pekanbaru where researchers want to see an indirect effect on employee performance by 0.131 with t count value of 3.679. This value is greater than t table of 1.969. This value is greater than t table of 1.969. These results prove that the significant effect of Job Satisfaction can mediate organizational commitment on employee performance in Pekanbaru.

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